

Certificate Number: 03088-PAE-DE-028264856

Bankruptcy Case Number: 11-16653



03088-PAE-DE-028264856

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 26, 2016, at 10:25 o'clock AM CDT, John f LaVoy completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 26, 2016 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor